

Rome, the 9th of February 2024

UNIREC response to the Consultation on Guidelines on complaints handling of credit servicers under Directive (EU) 2021/2167

UNIREC is the Italian association of companies operating in the credit protection and recovery market. The association was founded in 1998 and today it brings together about 200 companies in the sector for a total of almost 16 thousand professionals, representing about 80% of the Italian credit management market.

UNIREC is a member of Confindustria Innovative and Technological Services and of FENCA, the European Federation of National Associations in the sector. It is also founding member of the UNIREC-Consumers Forum, a structured and permanent working group that has drawn up a code of conduct which aims to promote co-regulation, consumer protection and the professionalism of those working in the field.

UNIREC welcomes the establishment of pan-European guidelines on complaints handled by credit servicers and consider that they should not differ from the ones in the existing JC Guidelines.